

For Your Benefit

State of Michigan Employees

Issue 2, 2003

This issue provides a variety of timely information related to your health care benefits and your health care needs.

For Your Benefit goes electronic!

Beginning with this issue, copies of For Your Benefit will come to you electronically via your computer. This means you'll get the latest information as quickly as possible without waiting for your mail carrier to deliver your copy.

If you do not have access to a computer and would like a copy of the newsletter, please contact your human resources office.

Inside this issue:

Coordinating benefits means potential savings

Let's keep things private

What's the buzz on West Nile virus?



A nonprofit corporation and independent licensee
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Coordinating benefits means potential savings

COB, which stands for coordination of benefits, is a way to make sure the right health plan pays your claim and that you get all the benefits you deserve if you're covered by more than one health plan.

Under COB provisions, claims must be submitted first to the primary carrier. If a claim is sent to the State Health Plan before it's processed by the primary carrier (such as a spouse's insurance), payment may be delayed.

Here's an example of how COB can save a couple more than \$2,000:

Mrs. Smith, a State of Michigan employee, is covered by the State Health Plan. Her husband is covered by ACME Insurance through his employer, which pays 80 percent of the allowable amounts. Both of the Smiths' health plans have COB provisions.

Mr. Smith is hospitalized with a bill for covered services of \$12,200. ACME Insurance will pay his claim first because he is the policyholder.

Total bill	\$12,200
ACME pays 80%	\$9,760
Balance	\$2,440

Because of COB, the State Health Plan pays the balance if Mr. Smith went to a PPO provider, and the Smiths don't have to pay anything out-of-pocket for covered services. Without COB, the Smiths would owe \$2,440.

We periodically ask you to complete a questionnaire about other health coverage for yourself and your enrolled dependents. It's important that you respond promptly so that we can update your records and ensure all health plans share in the cost of your health care expenses.

It's important to notify the Blues when you have more than one health care plan because this allows us to work with the other plan to coordinate your benefits.

You can tell us about other health coverage at any time by:

- Calling the State of Michigan customer service center at 1-800-843-4876
- Calling the Blues COB department directly at 1-866-611-7474
- Visiting the Blues Web site at www.bcbsm.com

What's the buzz on West Nile virus?

Since 1999, when West Nile virus first appeared in New York City, we've been asking questions about the cause, prevention and symptoms. You may have a vague idea that it involves birds and mosquitoes, but how exactly is it spread, how can you avoid getting it and how will you know if you have it?

West Nile virus is spread to humans by the bite of an infected mosquito.

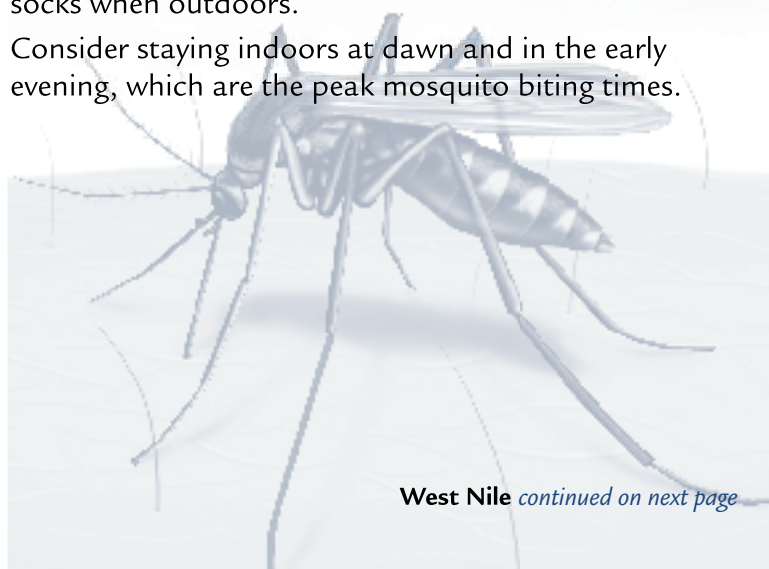
Mosquitoes are infected by biting birds that carry the virus. Humans cannot get West Nile virus from a person who has the disease. The Centers for Disease Control further states that human illness from West Nile virus is rare, even in areas where the virus has been reported. Even with that information, you still don't want to take chances.

Protect yourself from mosquito bites.

- Apply insect repellent containing DEET to exposed skin when you are outdoors. Carefully follow the

manufacturer's directions for use, as printed on these products. Do not apply repellents containing permethrin directly to skin. Do not spray repellent containing DEET on the skin under your clothing. Consult your health care provider if you are concerned about using DEET.

- When possible, wear long-sleeves, long pants and socks when outdoors.
- Consider staying indoors at dawn and in the early evening, which are the peak mosquito biting times.



West Nile continued on next page

West Nile *continued*

- Drain sources of standing water to reduce the number of places mosquitoes can breed and lay their eggs.
- Check to see if there is an organized mosquito-control program in your area. If no program exists, work with your local government to establish a program.

Know the symptoms of West Nile virus.

According to the CDC, most people who are infected with the West Nile virus will not have any type of illness. Mild symptoms of the virus include fever, headache and body aches, occasionally with a skin rash on the trunk of the body and swollen lymph glands.

The symptoms of severe infection include headache, high fever, neck stiffness, stupor, disorientation, coma, tremors, convulsions, muscle weakness and paralysis.

West Nile virus statistics reported by the CDC for Michigan in 2002 show 614 laboratory-positive human cases and 51 deaths. To be safe, contact your health care provider to report symptoms of West Nile virus.

Let's keep things private

If you've gone to the doctor since April, you were probably asked to sign new forms regarding use and disclosure of your protected health information. And if you've called BCBSM since then, you may have been asked questions about your identity that you were never asked before.

Why all the fuss? It's because on April 14, 2003, HIPAA privacy regulations went into effect. HIPAA, the Health Insurance Portability and Accountability Act of 1996, has several major provisions, including the regulations governing the confidentiality and privacy of protected health information, also called PHI.

BCBSM has always maintained strict privacy provisions as required by Michigan Public Acts 350 and 218. As a result, the federal HIPAA privacy regulations will not significantly change how we use and disclose member information. However, the new regulations modify some business processes that involve access, use and disclosure of member PHI.

The Blues' workforce has been trained regarding HIPAA and our privacy policies and procedures, and we want you to be aware of them as well. Here is a list of some of the procedures Blues employees must follow to ensure compliance with HIPAA privacy regulations:

- Verify identification of callers by asking several specific questions designed to confirm their identity and authority to access a member's PHI.
- Take precautions when faxing to ensure that the information is sent to the intended recipient.
- Use only secure modes of communication to transmit confidential information.
- Dispose of papers containing PHI in secured garbage containers located in every Blues office. BCBSM has contracted with a vendor to securely dispose of the paper.

The above steps will assure the privacy of your PHI and compliance with HIPAA's privacy regulations.

What exactly is PHI?

Protected health information may include the following identifiers:

- Member ID
- Name of employer
- Date and type of treatment
- Name
- Social Security numbers
- Address
- Telephone numbers
- E-mail addresses
- Account numbers
- Health plan beneficiary numbers
- Fax numbers
- Photographic images

How to reach us

For benefit information or claim inquiries, call or write the BCBSM State of Michigan Customer Service Center.

To call

1-800-843-4876

Our customer service representatives are available from 8:30 a.m. to 4:45 p.m. Monday through Friday excluding holidays.

To write

Please send all correspondence to:

State of Michigan Customer Service Center
Blue Cross Blue Shield of Michigan
P.O. Box 80380
Lansing, MI 48908-0380



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